



Internship Report

On

Evaluation of Human Resource Management Practices of Al-Arafah Islami Bank Limited

Date of Submission: 22nd November, 2019



**Internship Report
On
Evaluation of Human Resource Management Practices of Al-
Arafah Islami Bank Limited**

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Date of Submission: 22nd November, 2019

Letter of Transmittal

Date: 22nd November, 2019

To: Mr. Gouranga Chandra Debnath
Associate Professor and Head
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report on “Evaluation of Human Resource Management Practices of Al-Arafah Islami Bank Limited”

Dear Sir,

I have prepared my internship report on the topic of “Evaluation of Human Resource Management Practices of Al-Arafah Islami Bank Limited” under your kind supervision as a requirement of completing the degree of BBA program. I have tried my best to prepare the report in consistence with the optimal standard under your valuable direction.

I made every effort to reveal greater insight in this report. I hope that this will meet the standard of your judgment.

Thanking you for your kind supervision.

Sincerely yours

MD. Nazim Reza

.....
Mohammad Nazim Reza

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Major in HRM

Program: BBA

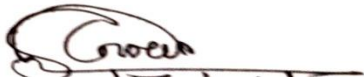
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Certificate of Supervisor

I, hereby, certify that, Mohammad Nazim Reza, a student of BBA Program, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University, bearing ID No. 161-11-1024 has prepared his Internship Report on “Evaluation of Human Resource Management Practices of Al-Arafah Islami Bank Limited” as a requirement of Bachelor of Business Administration (BBA) degree. The report is recommended for the presentation in the internship defense.

I wish his all success in life.



.....
(Gouranga Chandra Debnath)

Associate Professor and Head
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Student Declaration

I, the undersigned, hereby declare that the Internship Report “Evaluation of Human Resource Management Practices of Al-Arafah Islami Bank Limited” has been prepared by me under the guidance of Mr. Gouranga Chandra Debnath Associate Professor and Head, Department of Business Administration, FBE, Daffodil International University as a requirement for the accomplishment of BBA degree from Dean, Faculty of Business & Entrepreneurship, Daffodil International University. It is also declared that, this report has been prepared for academic purpose only and has not been/will not be submitted elsewhere for any other purpose.

MD. Nazim Reza

.....
Mohammad Nazim Reza

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Acknowledgement

In the context of rapidly changing global scenario the importance of practical knowledge can no longer be ignored. In this view Department of Business Administration, **Daffodil International University** always encourages the students for improving their skills and efficiency.

I am in a learning process. Hence, whatever is the yield, this internship report undoubtedly enriched my learning with a lot of potential knowledge not available in the traditional education system. Thus, I express my humble gratitude and thank to my honorable internship Supervisor Mr. Gouranga Chandra Debnath Associate Professor and Head, Department of Business Administration, FBE, for his co-operative approach that enabled me to taste such an outstanding experience.

I express my sincere to the person I meet who helped me a lot by providing valuable information along with enough articles and theory while preparing this internship report. I believe that this report will be helpful for the next students who are going to prosecute further research in this important field.

Last of all I express my gratefulness to all mighty Allah, without whose will and help nothing would be possible in this world.

Executive Summary

The title of this Internship Report is “Evaluation of Human Resource Management Practices of Al-Arafah Islami Bank Limited” was assigned by my Internship supervisor and approved by the University authority. Al-Arafah Islami Bank Limited can simply say that Bank is financial organization that deals with money. But it is the precise most definition about bank. In modern age it is imposable to think a country without bank. Banks play diversified role in an economy. The most important task that is done by a bank is building of capital. That is the key factor of the development of an economy as the pioneer in the private sector bank of Bangladesh. Al-Arafah Islami Bank Limited is an economic institution whose main aim is to earn profit through exchange of money.

This report based on the internship program, partial requirement for the Bachelor of Business Administration in Daffodil International University. The main objectives of report are to find out Human Resource Management of Al-Arafah Islami Bank Limited. The report is divided into five chapters. First Chapter contains the introductory part of the report which implies introduction, origin, background, objectives, scope, methodology, limitations.

Second chapter includes the Al-Arafah Islami Bank Limited, Slogan, Corporate culture, Ownership Pattern, Objective of the Bank, Mission, and Vision.

Third chapters consists theoretical review and Human Resource Management.

Four chapters consists Analysis of Human Resource Management Practices of Al-Arafah Islami Bank Limited.

Five chapters consists findings and recommendations. While working with Human Resource Management Division of Al-Arafah Islami Bank Limited. I have tried to find out some problems at Al-Arafah Islami Bank Limited and also I have tried to give some recommendations against problems of Human Resource Management division in Al-Arafah Islami Bank Limited.

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Chapter-1

Introduction

1.1 Introduction

There is no doubt that the world of work is rapidly changing. As part of an organization then, HRM must be prepared to deal with the effects of the changing world of work. For them, this means understanding the implications of globalization, technology changes, workforce diversity, changing skill requirements, continuous improvement initiatives, contingent workforce, decentralized work sites and employee involvement. We should look how this change is affecting HRM goals and practices.

The current challenge of HRM is to integrate programs involving human resources with strategic organizational objectives. More and more, organizations are under tremendous competitive pressure worldwide. HR managers must find ways to develop effective programs to meet this challenge. Another important aspect of HRM is the need to ensure cost effectiveness of programs and policies through the optimal utilization of human resources.

1.2 Origin of the Study:

With the goal to satisfy the incomplete necessity of the BBA program, my regarded Supervisor Mr. Gouranga Chandra Debnath Associate Professor and Head, Department of Business Administration, Daffodil International University, appointed me to consider "Evaluation of Human Resource Management Practices of Al-Arafah Islami Bank Limited" trailed by a detail report.

1.3 Scope of the Study:

The report is limited to overall description of the bank, its services, Human Resource activities and its position in the industry. This report emphasizes the sequential functions of Human Resource management provided by Al-Arafah Islami Bank Limited. At last identify the problems and share accordingly.

I was assigned to Al-Arafah Islami Bank Limited (AIBL) at Azampur Branch to finish the program. In this report I have concentrated on all the subjective which include profiles of AIBL and Human Resource Management practices of AIBL.

1.4 Objectives of the Study

The study has been conducted with the following objectives

- To explore the Human Resource Management Practices of Al-Arafah Islami Bank Limited
- To identify Recruitment and Selection Policy of Al-Arafah Islami Bank Limited.
- To evaluate Training and Development Methods of Al-Arafah Islami Bank Limited.
- To analyze Performance Appraisal Management of Al-Arafah Islami Bank Limited.
- To find out the Compensation Management Policy of Al-Arafah Islami Bank Limited.
- To identify the problems related to Human Resource Management Practices of Al-Arafah Islami Bank Limited.
- To provide some suggestions on the basis of problems.

1.3 Methodology of the Study

In order to make a comprehensive and informative project report very simple methodology has been used. The basic method of the report is using some questionnaire for collecting the basic information the primary data from both the HR executives and some reliable worker. Again, the secondary data has been collected by the other sources of information. Different data and information are required to meet the goal of this report. Those data and information were collected from various sources, such as primary and secondary which is showed below.

Primary sources of Data:

- Observing various organizational procedures.
- Conversation with the bank officer s and staffs.
- Informal conversation with the clients
- Manuals of Bank
- Face to face conversations with the employees at various fields.

Secondary sources of Data:

- Annual report of Bank
- Several types of Academic test books.

- Different publication regarding Banking functions.
- Information about the organization from their company profile.
- Web sites of Bangladesh Bank, etc.

1.4 Limitations of the Study

The present study was not out limitations. But as an intern it was a great opportunity for me to know the banking activities of Bangladesh specially Al-Arafah Islami Bank Limited. Some restraints are disclosed below

- ✓ The main constraint of the study is insufficiency of information, which was required for the study. There are various information the bank employee can't provide due to security and other corporate obligations.
- ✓ Three months of internship period is rather short period to collect all the required information while performing the duty as an internee.
- ✓ Due to time limitations many of the aspects could not be discussed in the present report.
- ✓ Since the bank personnel's were very busy, they could provide me very little time.

Chapter-2

Company Profile

2.1 Historical Background of Al-Arafah Islami Bank Limited (AIBL)

Islamic ideology encourages us to succeed in life here & hereafter. To achieve this success we must follow the way dictated by the Holy Quran and the path shown by Rasul (SM). With this goal in view Al-Arafah Islami Bank Ltd was established (registered) as a public limited company on 18 June, 1995. The inaugural ceremony took place on 27 September 1995. The authorized capital of the bank is Tk.2500.00 million and the paid up capital Tk.1500 million. Some very renowned Islamic personalities and pious businessmen of the country are the sponsors of the bank. The total paid up capital was invested locally.

The bank is committed to contribute significantly in the national economy. It has made a positive contribution towards the socio economic development of the country by opening 94 branches on which 31 authorized dealer (AD) throughout the country.

The equity of the bank stood at Tk.3415 million as 31 December 2011, the manpower are 1805 and number of shareholders are 12561.

The bank conducts its business on the principles of Mudaraba, Bai-muazzal, and hire purchase transactions approved by Bangladesh Bank. Naturally, its modes and operations are substantially different from those of other conventional commercial bank. There is a Shariah council in the bank who maintains constant vigilance to ensure that the activities of the bank are being conducted on the precepts of Islam. The Shariah council consists of prominent Ulema, reputed bankers, renowned lawyers and eminent economist.

2.2 Islamic Banking Movement in Bangladesh

In August 1974, Bangladesh signed the Charter of Islamic Development Bank and committed itself to reorganize its economic and financial system as per Islamic Shariah.

In January 1981, the then President of People's Republic of Bangladesh while addressing the 3rd Islamic summit conference held at Makka and Taif suggested, "the Islamic countries should develop a separate banking system of their own in order to facilitate their trade and commerce"

This statement of the president indicated favorable attitude of the Government of the Peoples Republic of Bangladesh towards establishing Islamic banks and financial institutions in the country.

Earlier in November 1980, Bangladesh Bank, the country's Central Bank, sent a representative to study the working of several Islamic banks in abroad.

In November 1982, a delegation of IDB visited Bangladesh and showed keen interest to participate to establishing a joint venture Islamic bank in the private sector. They found a lot of work had already been and Islamic bank was in already form for immediate introduction. Two professional bodies-Islamic Economics Research Bureau (IERB) and Bangladesh Islamic Bankers Association (BIBA) made significant contribution towards introduction of Islamic banking in the country.

They came forward to provide training on Islamic banking to top bankers and economist to fill- up the vacuum of leadership for the future Islamic banks in Bangladesh. They also held seminars, symposia and workshops on Islamic economics and banking throughout the country to mobilize public opinion in favor of Islamic banking.

Their professional activities were reinforced by a number of Muslim entrepreneurs working under the aegis of the then Muslim Business Society (now reorganized as Industrialist and Businessmen Association). The body concentrated mainly in mobilizing equity capital for the emerging Islamic bank.

At last, the long drawn struggle to establish an Islamic bank in Bangladesh became a reality and Islami Bank Bangladesh Limited was established in March 1983 in which 19 Bangladeshi national, 4 Bangladeshi institutions and 11 banks, financial institutions and government bodies of the Middle East and Europe including IDB and two eminent personalities of the Kingdom of Saudi Arabia joined hands to make the dream a reality.

Later, other five Islamic banks, Islamic Insurance companies and financial institutions were established in the country. Some traditional banks opened Islamic Banking branches in some major cities.

2.3 Vision and Mission

Vision

To be a pioneer in Islami banking in Bangladesh and contribute significantly to the growth of the national economy.

Mission

- Achieving the satisfaction of Almighty Allah both here and hereafter
- Proliferation of Shariah based banking practices.
- Quality financial services adopting the latest technology
- Fast and efficient customer service.
- Balanced growth
- Maintaining high standard of business ethics.
- Steady and competitive return on shareholders' equity
- Attract and retain quality human resources
- Extending competitive compensation packages to the employees.,
- Involving more in micro and SME financing.

2.4 Objectives of Al-Arafah Islami Bank Limited (AIBL)

- To become more shariah compliant Increasing the profit
- Raising capital and reserve fund
- Business and product diversification (both deposit and investment)
- To reduce the non- performing asset below 1%
- Sound financial management
- Thurst in SME investment performing asset below 1%
- Expand and diversification customer base
- Introduction of first mutual fund
- Up gradation of online banking
- Increase foreign inward remittance
- Opening of 10 new branches
- Opening of 8 SME branches
- Stable dividend
- Development skill manpower through imparting training as part of CSR activities.

Chapter-3

Theoretical Framework

3.1 Human Resource Management

Human Resource Management (HRM) is the term used to describe formal systems devised for the management of people within an organization. The responsibilities of a human resource manager fall into three major areas: staffing, employee compensation and benefits, and defining/designing work.

Essentially, the purpose of HRM is to maximize the productivity of an organization by optimizing the effectiveness of its employees. This mandate is unlikely to change in any fundamental way, despite the ever-increasing pace of change in the business world.

As Edward L. Gubman observed in the *Journal of Business Strategy*,

"The basic mission of human resources will always be to acquire, develop, and retain talent; align the workforce with the business; and be an excellent contributor to the business. Those three challenges will never change."

HRM deals with the design of formal system in an organization to ensure effective and efficiency use of human talents to accomplish organizational goals.

Human Resource Management (HRM) refers to the philosophy, policies, procedures and practices related to the management of people within an organization.

HR management functions through which manager recruit, select, train and develop organization members.

3.2 Recruiting & Selection

Recruiting is the process of discovering potential candidates for actual or anticipated organizational vacancies. It involves searching and sourcing for viable job candidates. Recruitment is the process of finding qualified people and encouraging them to apply for work with the firm. On the other hand, selection is the process of choosing among those who do apply.

Once an effective recruitment program has supplied enough applicants' pool the organization faces the task of choosing the best ones for specific jobs.

3.3 The Recruiting and Selection Process

The recruitment process – putting the right people in the right positions at the right times- is one of the most critical tasks any organization faces. Throughout the recruitment process the organization attempts to “sell” itself to the more promising candidates – that is, to convince them that the organization is a good place to work.

Personnel selection is a process of measurement, decision-making and evaluation. The goal of personnel selection system is to bring into organization individuals who will perform well on the job.

3.4 Training & Development

Training is a planned effort by an organization to facilitate employee’s learning of job related knowledge and skills for the purpose of improving performance.

Training is the process of teaching new employees the basic skills they need to perform their job. Training is a learning experience that seeks a relatively permanent change in individuals that will improve their ability to perform on the job.

The training function, now popularly called HR development. Employee development, by design is more future oriented and more concentrated with education than employee job – specific training. Development therefore, focuses more on the employee’s personal growth.

3.5 Compensation & Employee Benefits

Once employees have done their jobs and been appraised, they expect to be paid.

Employee compensation refers to all forms of pay or rewards going to employees and arising from their employment. It has two main components:

- Direct financial payments (wages, salaries, incentives, commissions and bonuses), and
- Indirect payments (financial benefits like employer-paid insurance and vacations, child care facilities).

In addition to compensation in the form of wages and salaries, HRM provides workers with various services and programs known as employee benefits.

Chapter-4

Analysis

4.1 Introduction

Employees are the core resources of any organization, without them, one cannot run their organization, and human resources are conducted with the growth of development of people toward higher level of competency, creativity and fulfillment.

It help employee's become better more responsible person and then it tries to create a climate in which they contribute to the limits of their improved abilities. It assumes that expanded capabilities and opportunities for people with lead directly to improvements in operating effectiveness.

Essentially, the human resource approach means that people better result. Bank always determine what jobs need to be done, and how many and types of workers will be required.

Human Resource Department is responsible for the main dimension of people of the organization.

It is responsible for:

- Hiring competent people
- Training them,
- Helping them perform at high levels and mechanisms
- Ensure that these employees maintain their productive affiliation with the organization.

Human Resources Department of AIBL is also solely responsible for:

- Recruitment,
- Training and Development,
- Ensuring Compensation and Benefits of staffs,
- Performance Appraisals and Rewards.

With all those core functions Human Resources Department linkage its operations meet the organization's objectives.

Organ gram of the Human Resources Department of (AIBL)

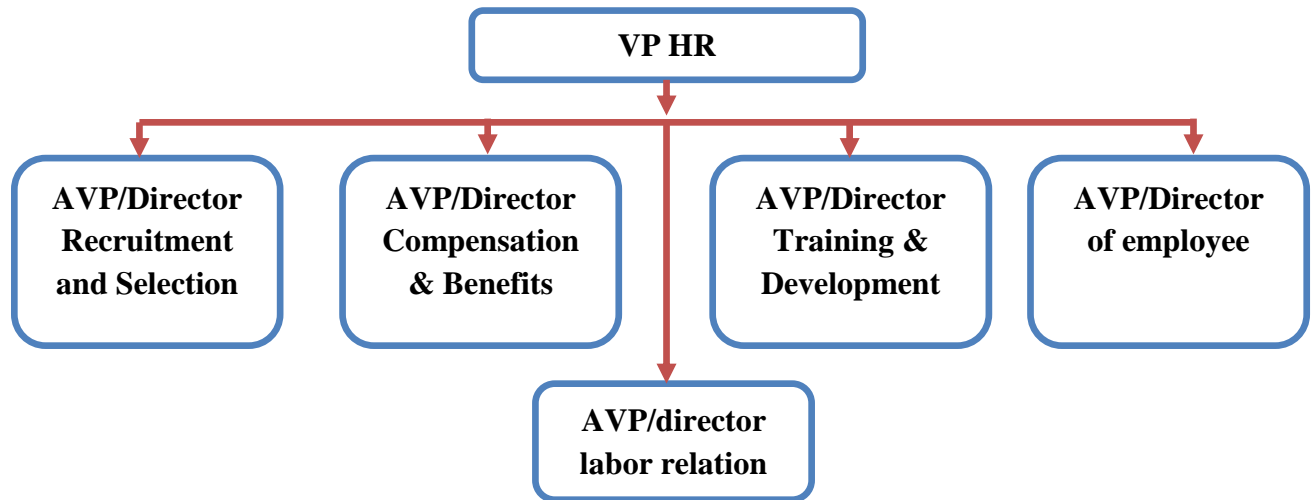


Figure: Structure of HR Department in a Large Organization

4.2 Objectives of the Human Resources Department of Al- Arafah Islami Bank Limited

The objective of HRD of AIBL can be described as follows

- To hire the right person for the job
- To reduce employee turnover
- To motive people to perform at high effort levels.
- Not to waste time with useless interviews.
- To remove unfair labor practices.
- To maintain a high morale & better human relations inside the origination.
- To maintain organizational peace.
- To attract competent people and retain them in the organization.
- To recognize and satisfy individual needs.

4.3 Basic Principles of HRM

- Treat people with respect and dignity;
- Deal with people as complete individuals.
- Treat all employees with justice.
- Provide people with justice.
- Make people feel that they are most valuable asset for the organization.

- Rewards should be earned, not given.
- Not to underestimate the potentials of people.
- Provide people with all relevant information.

4.4 Functions of Human Resource Department

- ❖ To control the administration of human resources of the bank
- ❖ To access and collect compatible personnel who will be perfect for the bank
- ❖ To take program and implement for developing human resources.
- ❖ To make appointment, promotion and appraising skill of officer and staff
- ❖ To maintain relationship with government and other institution
- ❖ To access and grant retirement facilities at the time of retirement
- ❖ To communicate with e union scrutinizing their demands
- ❖ To give loan for house building, car, motorcycle and ensure their proper Utilization
- ❖ To give medical facilities to the staff.
- ❖ To maintain and grant leaves without regular leave
- ❖ To coordinate and evaluate the branch office
- ❖ To prepare and implementation policy about human resources and related activities.
- ❖ To perform the activities assigned by the department head

4.5 Core Functions of Human Resources Department in Al-Arafah Islami Bank Limited

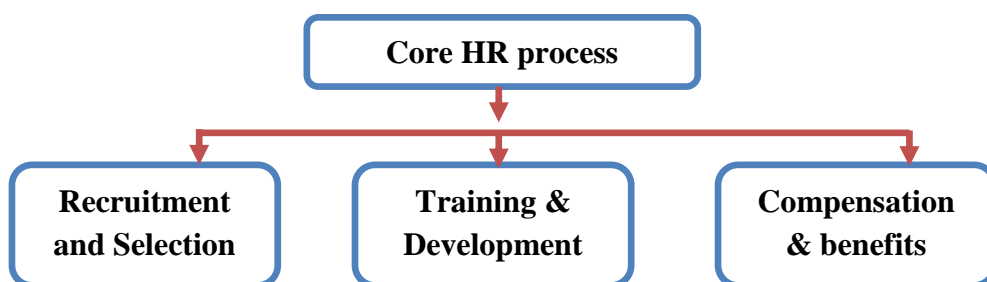


Figure: Core HR Process in HR department of backed by the Human Resources Manual.

4.6 Recruitment and Selection Process of Al-Arafah Islami Bank Limited

Recruitment and selecting are some of the important inputs to healthy organizational activities. Recruitment procedure commences within the bank due to turnover, promotion, retirement, new business strategy, etc.

Bank's philosophy is to retain and develop the in house talents and hire the best performers in the industry.

The recruitment procedure includes Internal Job watch and from external sources. Set of skills, need availability, education, job description are the prerequisite criteria for a successful recruitment.

Authority of Recruitment

As per Bangladesh Bank BRPD Circular 2009,

“Appointments to the services of the bank up to the two levels below the rank of the Managing Director shall be made by the Board of Directors of the Bank. All other appointments shall be made by the Managing Director of the bank as required under the organ gram of the Al-Arafah Islami Bank Limited (AIBL) bank duly approved by the Board.”

Recruitment Process in Al-Arafah Islami Bank Limited (AIBL):

In the recruitment process Al-Arafah Islami Bank Limited (AIBL) follows two ways to recruit new employees. One is External Recruitment and the other is Internal Recruitment. In my report I have tried to focus both of these ways and described activities under them.

A good design of the recruitment process is a key to the successful recruitment and staffing process.

The HRM Function has to focus on the design of the process and to cooperate with all the involved parties - managers, employees, agencies and web recruitment services. The recruitment process is unique for each organization and the HRM Function has to make adjustments in the general design of the recruitment process, which can be taken from any source.

The recruitment process design is not an easy job, but the HR Recruiter has to be smart enough to bring the recruitment design, which will fit the organization's need. The

recruitment process of Al-Arafah Islami Bank Limited (AIBL) is like the following flow chart-



Figure: Recruitment process of AIBL

1. First a vacancy arises. This is due to the creation of a new job, on other occasions it may be because an existing member of staff has been promoted or is retiring.
2. The job description is updated and an employee specification is written. The job description lists the duties of the job whilst the employee specification gives details of the experience, skills and abilities needed to carry out the job.
3. A vacancy advertisement is written and is circulated via the recruitment channel that the bank uses. The channels including newspapers, internet recruitment sites, corporate web-site.
4. A shortlist (According to CV) is compiled of applicants who are going to be invited to attend for interview. This is done by the recruitment panel that compares each application form with the requirements of the employee specification.
5. Interviews are held. The panel will use the same set of questions with each interviewee. The interview includes a selection test.
6. Then references are requested for check.
7. Appoint the successful candidates and arrange induction.

External Recruitment

The External Recruitment is the source of the fresh blood for the organization. As a very critical HR Process, the external recruitment process has to be set up very carefully. The external recruitment is a process, which is very sensitive to changes on the external market like unemployment rate, labor-market conditions, economic factors and others and the managers are very sensitive about that as well.

In Al-Arafah Islami Bank Limited (AIBL) HR managers are mainly concern about how to be successful with external recruitment and an obvious job market analysis.

External Recruitment Channels

Al-Arafah Islami Bank Limited (AIBL) uses external recruitment channels to communicate job vacancies to the public audience and the correct usage of the external recruitment channel brings the right candidate for the particular job position. Generally the HRM is responsible for monitoring the *job market and react appropriately* to the changes on the job market with the proper use of the channels used to bring the expected level and number of candidates at the affordable costs.

Al-Arafah Islami Bank Limited (AIBL) generally uses the following recruitment channels-

- a. Corporate Web-site
- b. Newspaper
- c. Job Web-site
- d. Interns (Less frequently used)

HR managers in the bank has to make critical decision based on the same criteria for above recruitment channels which are like speed, cost, quality, available external recruitment budget. This means managers have to decide whether there is people willing to do job or not, what channel will cost how much to the company, what will be the quality and is there resources to bring new people in organization.

To use the external recruitment channel HRM department has to prepare the recruitment plan in the beginning of the year so that the bank can allocate funds per channel.

The entire HR department has to be the decision maker as this department is responsible for the cost and quality of the delivered candidates.

Internal Recruitment

Internal recruitment refers to the filling of job vacancies from within the business -where existing employees are selected rather than employing someone from outside.

Selection

Selection in theoretical term: Selection is the process of picking individuals who have relevant qualifications to fill jobs in an organization. The basic purpose is to choose the individual who can most successfully perform the job from the pool of qualified candidates.

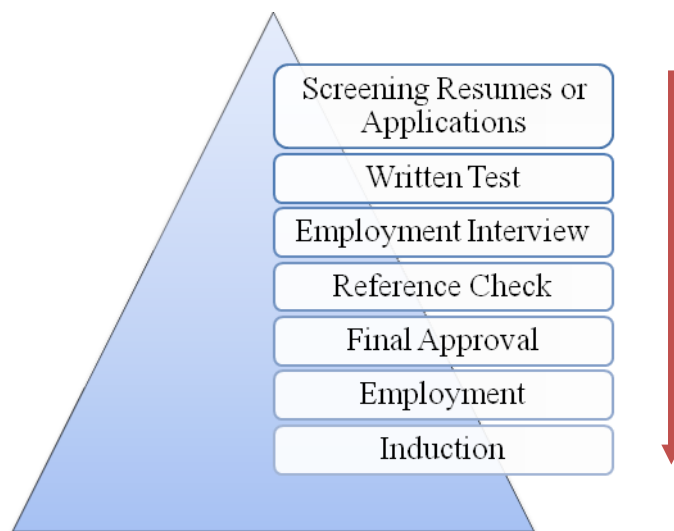
The purpose of selection is to pick up the most suitable candidate who would meet the requirements of the job in an organization best, to find out which job applicant will be successful.

To meet this goal, the company obtains and assesses information about the applicants in terms of age, qualifications, skills, experience, etc. The most suitable person is then picked up after eliminating the unsuitable applicants through successive stages of selection process.

Any mismatched in this regard can cost an organization a great deal of money, time and trouble.

Selection Process

Selection is usually a series of hurdles or steps. Al-Arafah Islami Bank Limited (AIBL) follows its own established Selection process for selecting appropriate candidates. In this process each of the steps are successfully cleared before the applicant proceeds to the next one.



Selection Process of Al-Arafah Islami Bank Limited (AIBL) starts with the screening of available resumes for a particular job.

1. Screening of resumes is done for figure out totally undesired or unqualified candidates. It is essentially a sorting process in which the necessary information is elicited from the candidates about their education, skills, experience.
2. After sorting interview HR personnel of the bank sort out the eligible candidate for the position and are being asked for sitting in written exam. In written test of Al-Arafah Islami Bank Limited (AIBL) it takes several tests.

These are:

- a. **Conceptual Test:** In conceptual the candidate is given a case study. In that the bank can measure how effectively the candidates respond to the given scenario.
 - b. **Informal Test:** Informal test is kind of a candidate may have to act in a role play. Sometimes candidates are given a scenario and are asked to what he or she would do if the situation arises.
 - c. **Intelligent Quiz Test:** Intelligent quiz test is like MCQ type. Candidates are some kind of mathematical problem in MCQ type and have to answer those.
 - d. **General Knowledge:** In written test of Mutual Trust bank candidates have to face general knowledge test. In this test candidates have be aware about the current affairs of the country as well as internationally. Also some historical facts have to answer.
3. Interview is an essential element of selection and no selection procedure is complete without interviews. And Al-Arafah Islami Bank Limited (AIBL) is no exceptional from this step.

In the interview candidates are asked questions related with their educational background, past work history, training attended and other which are filled in their resume. In Al-Arafah Islami Bank Limited (AIBL) when a candidate sits for interview the panel takes some test of the candidates. These are like-

- a. **Intellectual Test:** These are mental ability tests. The interview panel measure the candidate's learning ability and the ability to understand instructions and make judgments. These tests also measure several abilities such as memory, vocabulary, verbal fluency etc.
- b. **Skill Test:** Skill test measure an individual's potential to learn certain skills like accounting, mechanical, mathematical, etc. This test indicate whether or not an individual has the capabilities to learn a given job quickly and efficiently.

- c. **Personality Test:** Interview panel of Al-Arafah Islami Bank Limited (AIBL) measures a candidate's personality test generally through the style of him/her. Candidate's dress-up, grooming style, way of behave and talking all those reflects personality and this is an important factor for hiring the selected candidate.
 - d. **Integrity Test:** This test is taken to measure the applicant's honesty. The applicants are expected in this test to answer in "yes" or "no".
4. Reference check in selection process is an important point. Here candidates are asked to mention in his application form, the names and addresses of two or more persons who know him well.
These may be his previous employers, heads of education institutions. These people are requested to provide their frank opinion about the candidate without incurring any liability.
 5. After the interview candidates are short listed by the department and are finally approved by the executive of concerned department.
 6. After final approval, employment is offered in the form of an appointment letter mentioning the post, the rank, the salary grade, the date by which the candidate should join and other terms and conditions in brief.
 7. Induction is done in bank after joining of a new employee. Induction is the process of receiving employees when they begin work, introducing them to the company and to their colleagues, and informing them of the activities, customs and traditions of the company by the branch manager.

Selection & Staffing process

General Policy:

Al-Arafah Islami Bank Limited (AIBL) is committed to selecting and employing the most suitable person(s) for the available position(s) by the way of-

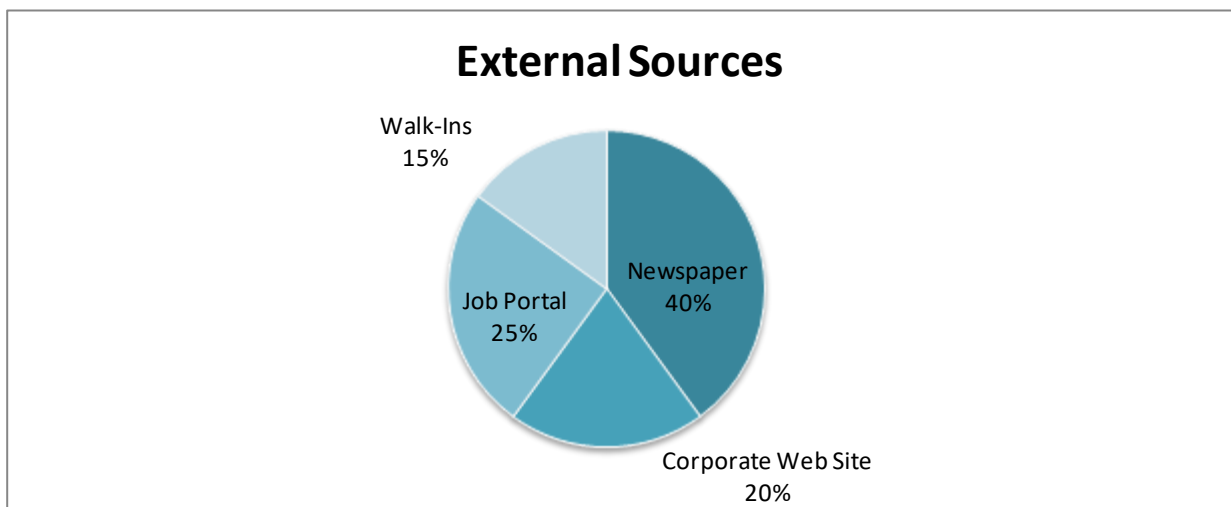
- a) Effective and appropriate screening and selection;
- b) Selection standards are relevant to skills, training, experience, education and knowledge necessary for successful job performance;
- c) The hiring procedure conforms to the organization's requirements and organization's policies and procedures;

- d) Under no circumstances, a person employed with any other organization is appointed as full time regular or on contract in Al-Arafah Islami Bank Limited (AIBL)
- e) All regular appointments in Al-Arafah Islami Bank Limited (AIBL) shall conform to its existing positions and salary structures.

No one who is below 18 years of age can be hired as an employee for Al-Arafah Islami Bank Limited (AIBL) either regular, contract, temporary or casual status.

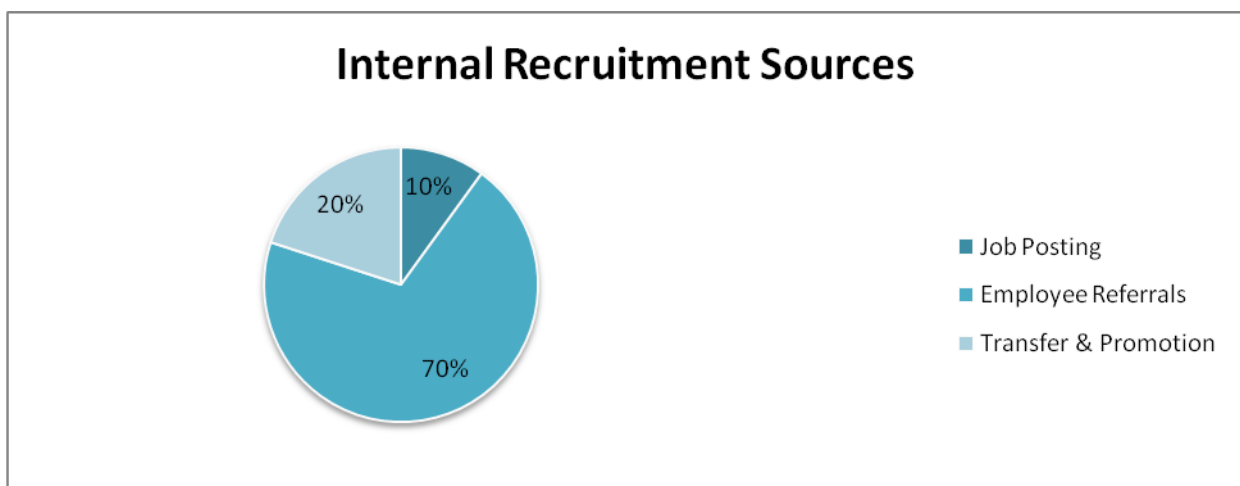
Survey Analysis

Frequently used External Recruitment Sources



Corresponding to this data I have drawn a pie chart. According to the responder most of them answered newspaper is mostly used for recruiting people externally.

Frequently used Internal Recruitment Sources



From the answer given by different employees in the bank most of them had responded in case of internal recruitment employee referrals is widely used.

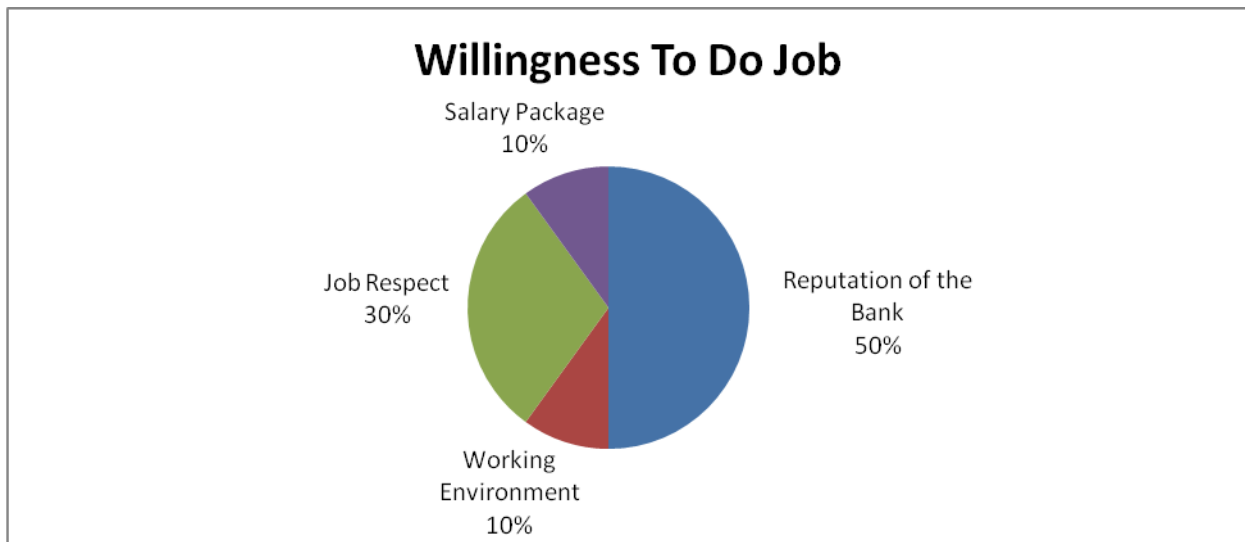
Best way to recruit People



The employees at Al-Arafah Islami Bank Bangladesh Limited (AIBL) expressed their varied views about the best way, to recruit people.

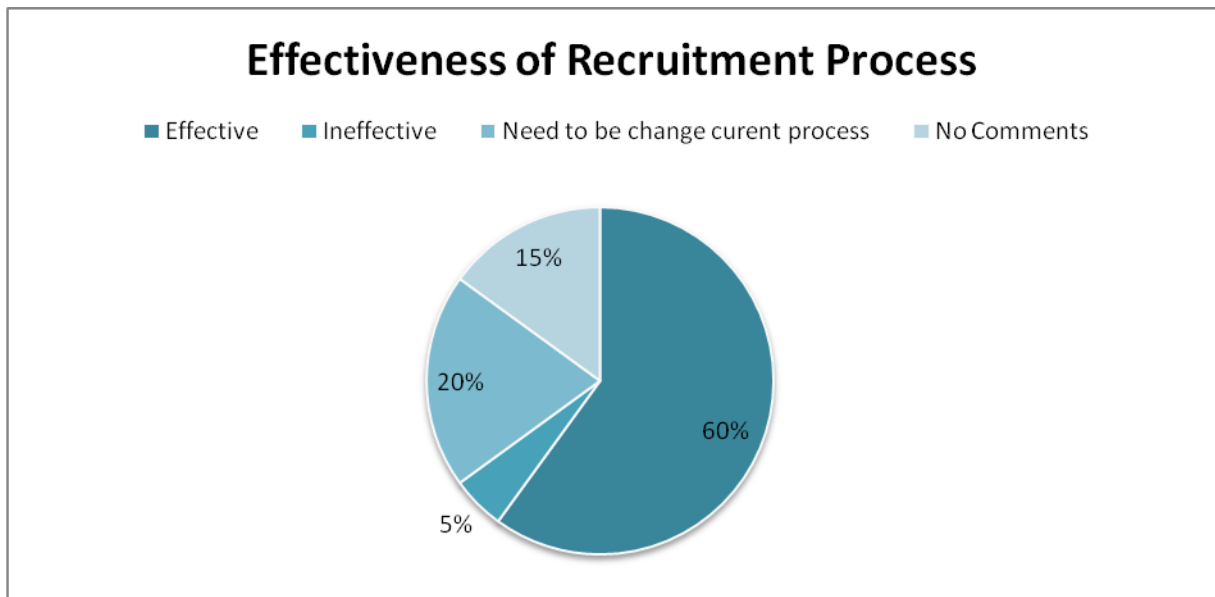
The employees in bank bear an opinion (about 40%) that advertisement is the best way to recruit people. Advertising helps to define exactly the need of the company, and what separates it from its competitors.

Willingness to do Job



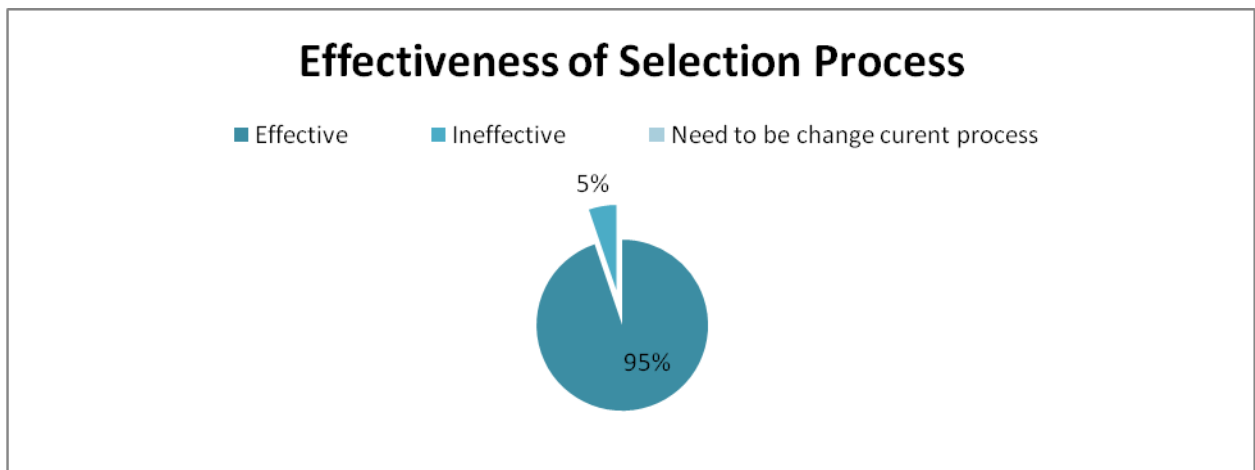
From the chart it can be understood that most of the employees are inspired by the reputation of the bank. Also the respect in banking job matters for people to job according to the respondents.

Effectiveness of Recruitment Process



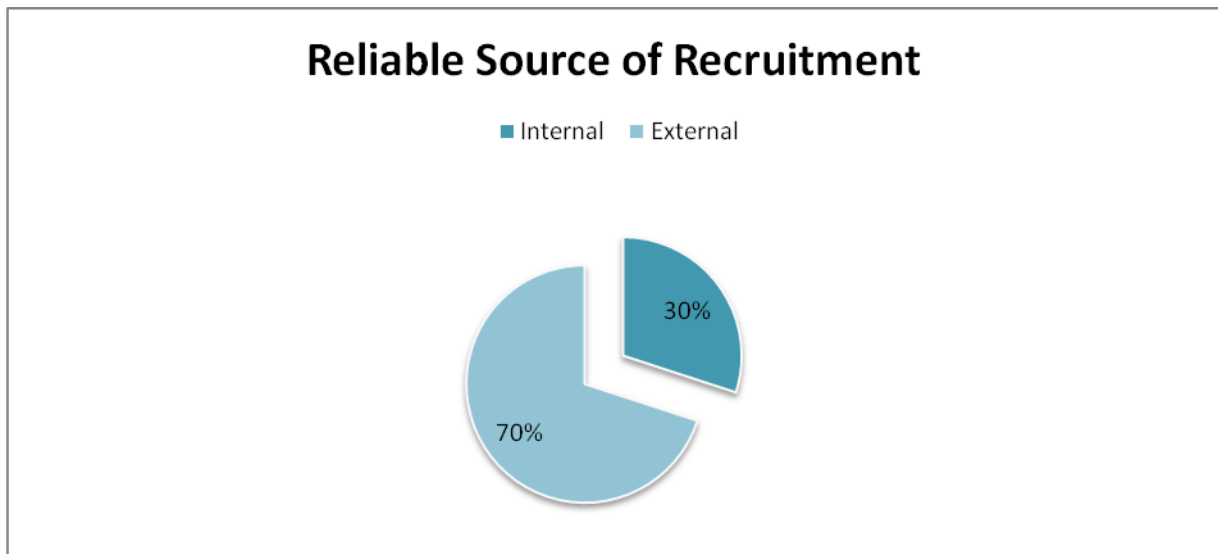
From the above chart it is seen that most of the respondents think that the current process of recruitment is effective for the organization. Some think that the bank should be more economic when it is about to advertise vacancy in publicly.

Effectiveness of Selection Process



Almost all of the respondents are satisfied with the process of selection of the bank which is seen from the graph.

Most Reliable Source of Recruitment



In term of reliable source the attitude of the respondents were in favor of external because they think candidates from outside are more experienced and skilled. Less were in favor of internal source of recruitment.

4.7 Training and Development of Al-Arafah Islami Bank Limited

Define Training and Development

Training to new employees is important for the reason that they need to acquire basic skills related to the particular job in which he is employed and development mean aims to increase abilities in relation to some future position or job-usually management.

Objectives of training

Like every organization, Al-Arafah Islami Bank Limited (AIBL) and the employees or human resources of this organization have some objectives. The organizational and individual objectives are complementary. So a training program is directed toward the accomplishment of both organizational and individual objectives. We can classify the objectives in two major headings.

Objectives of training related to Bank

- ❖ Achieving efficiency in operation.
- ❖ Improving knowledge on new method.

- ❖ Informing the banking policy
- ❖ Providing knowledge on bank-customer relationship.
- ❖ Change of attitude toward the job
- ❖ Reduction of employee turn-over.
- ❖ Improving quality of work.

Objectives of training related to individual:

- 1. Reducing inherent fear about jobs:** Training is reducing inherent fear about jobs.
- 2. Updating Knowledge:** Technological advancement, business environmental changes and new management philosophies have now made it imperative for the organization to renew and update the knowledge and skills of the employees so that they do not become redundant for obvious functional incompetence. The first and foremost need for manpower training therefore, is to renew and update knowledge and skills of employees to sustain their effective performance and so also to develop them for future managerial positions.
- 3. Avoiding Obsolescence:** the second important need for training is to avert functional obsolescence.
- 4. Improving Performance;** Continuous training being required to renew and update knowledge and skills of employees, it makes them functionally effective. The- third need is therefore, to make employees effective in their performance through continuous training.
- 5. Developing Human Skills:** Apart from emphasizing on technical and Conceptual skills, new training programmed also emphasize on developing human skills of employees. Such human skill is necessary for effective interpersonal relations and sustaining healthy work environment. This need for training therefore also cannot be altogether ignored.
- 6. Imparting Trade-specific Skills:** In industrial employment, the convention is to recruit workers and employees through compulsory apprenticeship training- Such apprenticeship training enables an organization to impart industry and trade specific skills to workers. This also, therefore, is an important need for manpower training.
- 7. Stabilizing the Workforce:** Throughout the world the importance of training is now increasingly felt for stabilizing the workforce to withstand the technological change and for making the organization dynamic in this changed process. Management theorists now unanimously agree that it is the responsibility of the organization to train and develop their manpower as continuous process.

Methods of Training used by Al-Arafah Islami Bank Limited (AIBL):

Methods are the ways through which employees are trained. Al-Arafah Islami Bank Limited (AIBL) uses several methods of training depending on the situation and training objectives. However, the methods of training can primarily classify into two types.

Managerial On-the-Job Training

On –the – job training is not just for non managers. Managerial on –the –job training methods include job rotation the coaching/understudy approach, and action learning.

1. Job Rotation

Job rotation means moving management trainees from department to department to broaden their understanding of all parts of all parts of the business and to test their abilities. The trainee – often a recent college graduate may spend several months in each department. The person may just be an observer in each department, but more commonly gets fully involved in its operations. The trainee thus learns the department’s business by actually doing it, while discovering what jobs he or she prefers.

2. Coaching/Understudy Approach

Here the trainee works directly with a senior manager or with the person he or she is to replace, the latter is responsible for the trainee’s coaching. Normally, the understudy relieves the executive of certain responsibilities, giving the trainee a chance to learn the job.

3. Action Learning

Action learning programs give managers and others released time to work full-time on projects, analyzing and solving problems in departments other than their own.

The basics of a typical action learning program include. Carefully selected teams of five to 25 members; assigning the teams real world business problems that extend beyond their usual areas of expertise and structured learning through coaching and feedback. The employer’s senior managers usually choose the projects and decide whether to accept the teams’ recommendations.

Off the job Training Methods

1. Lectures

Lecturing has several advantages. It is a quick and simple way to provide knowledge to large groups of trainees as when the sales force needs to learn the special features of a new product. You could use written materials instead, but they may require considerable more production expense and won't encourage the give-and-take questioning that lectures do.

2. Programmed Learning

Whether the medium is a textbook, computer, or the Internet, programmed Learning (Or programmed instruction) is a step-by-step, self-learning method that consists of three parts.

1. Presenting questions facts or problems to the learner
2. Allowing the person to respond
3. Providing feedback on the accuracy of answers.

Generally, programmed learning presents facts and follow-up questions. The learner can then respond, and subsequent frames provide feedback on the accuracy of his or her answers. What the next question is often depends on the accuracy of the learner's answer to the previous question. Programmed learning's main advantage is that it reduces training. It also facilitates learning because it lets trainees to learn at their own pace, provides immediate feedback and (from the learner's point of view) reduces the risk of error.

3. Audiovisual-Based Training

Audiovisual-based training techniques like, PowerPoint's, video conferencing, audiotapes, and videotapes can be very effective and are widely used. The Ford Motor Company uses videos in its dealer training sessions to simulate problems and sample reactions to various customer complaints, for example. Audiovisuals are more expensive than conventional lectures but offer some advantages. Of course, they usually tend to be more interesting. In addition, consider using them in the following situations:

1. When there is a need to illustrate how to follow a certain sequence over time, such as when teaching fax machine repair. The stop-action, instant replay, and fast- at slow-motion capabilities of audiovisuals can be useful here.

2. When there is a need to expose trainees to events not easily demonstrable in live lectures, such as a visual tour of a factory or open-heart surgery.
 3. When you need organization wide training and it is too costly to move the trainers from place to place.
 4. Simulated training (occasionally called vestibule training) is a method in which trainees learn on the actual or simulated equipment they will use on the job, but are actually trained off the job. Simulated training may take place in a separate room with the same equipment the trainees will use on the job. However, it often involves the use of equipment simulators. In pilot training, for instance, airlines use flight simulators for safety, learning efficiency, and cost savings, including savings on.
- 5. Case Study:** Case study method helps students to learn on their own by independent thinking. A set of data or some descriptive materials are given to the participants asking them to analyze, identify the problems and also to recommend solutions for the same.

Benefits for Employees

- The opportunity for promotion and self-improvement;
- Improved job satisfaction through better job performance
- A challenge: the chance to learn new things;
- Adaptability: greater ability to adapt to and cope with changes
- Increase job scope and allow for job rotation.

Benefits for the Organization

- Higher productivity through better job performance, more efficient use of human resources;
- Goals and objectives more effectively met;
- Reduced costs due to less labor turnover, errors, accidents etc.
- A more capable, mobile workforce;
- Existing staff more easily retained; An insurance policy; employees are better able to cope with organization

Objectives of Training Institutes of AIBL

The major objectives are:-

- ❖ To enrich both theoretical and practical knowledge in banking and also developing managerial skills of the employees of bank.
- ❖ To impact training programs based on day-to-day banking needs.
- ❖ To raise the standard of performance of the work force employed in the bank.

4.8 Performance Appraisal Methods of Al-Arafah Islami Bank Limited

Performance Appraisal

It is a systematic evaluation of an employee's performance and commitment to an organization. Companies utilize performance appraisal to provide employees with feedback on their work and to justify pay increments and rewards, as well as termination decisions. They can be executed at any given time but tend to be yearly, semi-annual or quarterly.

Al-Arafah Islami Bank Limited conducts performance appraisal in organized ways which includes:

- ✓ The managers of Architects and Engineers measure the compensation of employees based on performance and contrast it with their organization's objectives and goals.
- ✓ The managers evaluate what components should be established to improve the performance of the employees. The supervisors are liable to lead the employees for a superior performance.

Objectives of Al-Arafah Islami Bank Limited Performance Appraisal

For using performance appraisal method within an organization the objectives are:

- ✓ To identify the gap between the actual and the expected performance
- ✓ Reinforces the connection between supervisors and employees
- ✓ To analyze the qualities and shortcomings of the individual in order to recognize the training and development needs
- ✓ To give feedback to the employees based on their previous performance
- ✓ Evaluating an employee to determine the remuneration packages, wage structure, salary raises, etc.
- ✓ Evaluate the potentiality of a person for advance development and improvement.

Performance appraisal tools and techniques

Al-Arafah Islami Bank Limited use those tools to make the evaluation as perfect as possible-

- ✓ Ranking Method
- ✓ Graphical Rating Scale
- ✓ Field Review Technique
- ✓ Essay Evaluation
- ✓ Management by objectives (MBO)
- ✓ BARS

Ranking Method: In this method the rater ranks all employees from a group based on their overall performance. The employee with best performance is ranked at the top whereas employee with least performance is ranked at the bottom. A trouble happens when all people have performed similarly (as perceived by the evaluator). Here employees are ranked based on their performance levels and is easier to identify the best and worst employee.

Graphical Rating Scale: It is used frequently to evaluate the performance of employees. In this method, a manager simply rates performance on a likert scale such as excellent, good, average, fair, and poor. Moreover, this technique requires minimal time, effort, cost, and training and can be used for other kinds of jobs.

Field Review Technique: This method is usually performed by someone outside employees' own department, specifically the Human Resource department. It is valuable for administrative level promotions.

Essay Evaluation: Under this method employee is assessed and a written statement is prepared on him/her. The statement depicts an insight about the qualities, shortcomings, potential, nature, etc. This technique is tedious and hard to conduct as it needs more description than any other methods of performance appraisal. It is hard to analyze them or extract any conclusion. Furthermore, the evaluator must have great writing skills, or else the entire procedure is contorted.

Management by objectives (MBO): This method is a process in which managers and employees jointly set objectives for the employees, periodically evaluate performance, and reward according to the results.

BARS: Behaviorally anchored rating scale is a measuring system which rates employees or trainees according to their performance and specific behavioral patterns. BARS is designed to bring the benefits of both quantitative and qualitative data to employee appraisal process as it mechanism combines the benefits of narratives, critical incidents and quantified ratings.

4.9 Compensation and Benefits of Al-Arafah Islami Bank Limited

Employee compensation refers or all forms of pay or rewards going to employees and arising from their employment. Thus compensation means what employee receives in exchange for their work.

Benefits are indirect financial payments given to employees. They may include health and life insurance, vacation, pension, education plans, and discounts on company Products or instance.

Compensation and Maintenance of the Employees

House Rent Allowance:

- a) 50% of Basic pay from SVP to DMD
- b) 50% of Basic pay from FAVP to VP
- c) 50% of Basic pay from officer to JAVP

Allowance of the probationary officer:

- a) Probationary officer : Tk. 20,000/- (consolidated)
(To be absorbed as FEO offer satisfactory completion 1 year service)
- b) Officer on probation: Tk. 15000/- (consolidated).

Car loan schemes:

- a) DMD to MD: One full time car with fuel, driver & maintenance expense. In addition, 1 car provided as per rank. Existing car loan scheme.
- b) AVP to SEVP: Car will be providing as par the Bank existing car loan scheme.

Ceiling for Furniture:

- a) DMD Tk. 400,000/-
- b) SEVP Tk. 325,000/-
- c) EVP Tk. 275,000/-
- d) SVP Tk. 225,000/-
- e) VP Tk. 200,000/-
- f) SAVP Tk. 175,000/-
- g) AVP Tk. 150,000/-

LEA (Leave Fare Assistance):

- ❖ LFA pay after completion of 1 year confined service.

Bonus/incentive:

Every employee gets 1+1 =2 Festival Bonus in a year, which is 100% of the basic salary. Beside this, they also get incentive bonus that is given on the profit of the Bank, generally they get 4-8 incentive bonus, which is Also 100% of their basic salary

Several Types of Leave in Al-Arafah Islami Bank Bangladesh Limited (AIBL)

- ❖ Ordinary leave (with full payment)
- ❖ Leave on half pay
- ❖ Advance leave
- ❖ Leave without pay
- ❖ Special disability leave
- ❖ Maternity leave
- ❖ Casual leave

There is a welfare trust in AIBL the compensation is determined according to the nature of case.

AIBL has been providing treatment facilities for its personnel's. There are two doctors in the head office for the employees.

For example, if anybody needs open heart surgery he/she will get taka for treatment.

Employee compensation refers or all forms of pay or rewards going to employees and arising from their employment. Thus compensation means what employee receives in exchange for their work.

Compensation and Maintenance of the Employees

House Rent Allowance:

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Pay scales of Islami Bank Bangladesh Limited (AIBL)

Al-Arafah Islami Bank Limited (AIBL) has pay scales for its own employee's .It follows the pay structured of it's won Bank.

Gratuity Calculations

Gratuity Tables

Amount of Basic (As per Grade)	Rate of Gratuity	Amount of Gratuity
Tk. 43450(SVP)	1	TK 43450
Tk. 31500(AVP)	1	Tk. 31500
Tk. 26000(SPO)	1	Tk. 26000
Tk. 29750 (PO)	1	Tk. 29750
Tk. 29750 (PO)	1	Tk. 29750
Tk.21950 (PO)	1	Tk. 21950
Tk. 20750 (PO)	1	Tk. 20750
Tk. 19600(SR.OFFICER)	1	Tk. 19600
Tk. 14900(OFFICER)	1	Tk. 14900
Tk.12, 875 (JUNIOR Officer)	1	Tk. 12875
Tk. 13500 (ASSTT. Officer)	1	Tk. 1350

Budget of welfare division

Yearly budget of the welfare division of Al-Arafah Islami Bank Limited (AIBL) are as below

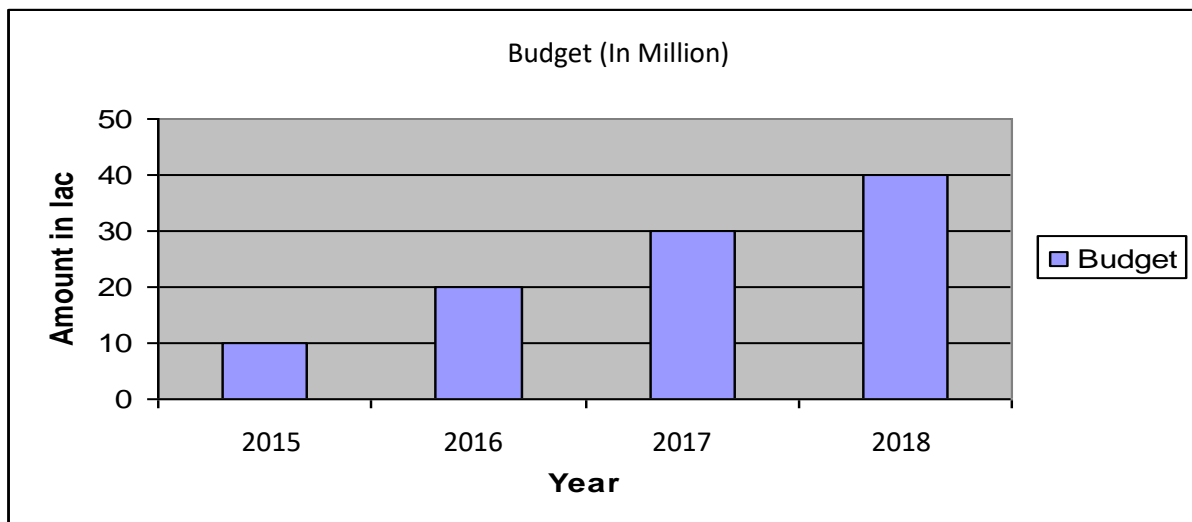


Figure: Budget of Welfare Division

Source: welfare Division

Chapter-5

Findings, Recommendations and Conclusion

5.1 Findings of the Study

After analyzing my report I have found several findings. In these findings I have figured out some problems relating to the HRM practices of Al-Arafah Islami Bank Limited which are as follows:

Job analysis policy is not standard: AIBL is unconscious to prepare a standard job analysis before the recruitment and selection process. As a result employees can not apply to their academic intelligence on profession life.

No proper HR planning policy: When HRD of Al-Arafah Islami Bank Limited is made a Human Resource Planning that time the HRD of AIBL does not take any opinion toward branch employees. So that AIBL has some lacking to prepare a proper Human Resource Planning.

Insufficient idea about recruitment & selection policy: Mainly the bank prefers internal recruitment source but it is very lengthy process. And selection process is made to find the reference of top level authorities.

Ineffective training and development policy: AIBL has continued some training & development program, but those training & development programs are not effective to perform employees.

Inadequate performance appraisal policy: The existing performance system is not justified from the previous experience it was found that the rating does not bear the true demonstration of overall performance. The different between five rating is not properly measure and somewhat biased in many case.

Lack of effective benefits & services policy: AIBL has some continued some benefits & services but those are not enough for branch employees. As Insurance, Transport facility, Increment and so on.

5.2 Recommendations

Al Arafah Islami Bank Limited (AIBL) is one the leading banking institute in Bangladesh. To recommend Al -Arafah Islami Bank Limited (AIBL) is quite difficult thing for me as an interneer. The HR function is adding more and more value to modern organizations. I have found some points for betterment of this bank.

Need to prepare standard job analysis policy: AIBL should be conscious to prepare a standard job analysis before the recruitment and selection process. As a result employee can be applied to their academic intelligence on profession life.

Need to formulate proper HR planning policy: Human Resource Division of AIBL should be taken employee opinion before preparing a proper Human Resource Planning. As a result all employees would be applied full concentration to their responsibility and duties.

To formulate idea for recruitment & selection policy: Human Resource Division of AIBL should be followed both internal & external recruitment sources. On the other hand AIBL selection process should be organized a written test.

To formulate effective training and development policy: Training & Development Program of AIBL should be increased for each employee specially who are less than 1 year. So that employees can keep contribution to achieve objective of company.

To formulate effective performance appraisal policy: Human Resource Division of AIBL should be prepared an error free Performance Appraisal result in immediatly. The result can be used for training need assessment & help taking proper development initiatives.

To prepare effective benefits & services policy: Human Resource Division of AIBL should be increased the number of benefits and services. Especially employees who live so far from their work place, they have to provide transportation facility in work time.

5.3 Conclusion

Human Resource Department is the most confidential department for any organization as well as Human Resource Division in AIBL. Here as an intern I am allowed to get limited information for my study.

I was not allowed to get the information which is too much confidential for the Bank. So in my report all the information that I give that I am allowed to take the information. I have tried my best to make this report a worthy one.

Despite AIBL follows modern recruitment policy. There are avenues where some improvement can be done. The points I already discussed before in the recommendation part of my report which may be considered by the bank.

The study “**Human Resource Management Practices in Al-Arafah Islami Bank Limited (AIBL)**” under HRD revealed that people are most valuable resources for the progress of the organization. For the development of these valuable resources there are many factors involved.

A recruitment and selection procedure plays an important role. Beside this to increase the productivity of an organization effective, dynamic recruitment and selection procedure is essential and the proper orientation & training procedure is also required that will help the organization to reach the ultimate goal.

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